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No fee is believed to be due under 37 CFR §1.17(p) for this Information Disclosure Statement since it is being filed concurrently with the above-identified application.

Respectfully submitted,

December 18, 2001
Date



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Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>			Complete if Known		
			Application Number	not yet assigned	
			Filing Date	herewith	
			First Named Inventor	BEGGINS et al.	
			Group Art Unit	not yet assigned	
			Examiner Name	not yet assigned	
Sheet	1	of	1	Attorney Docket Number	G04.012

OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS		
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.
	A	Wheeler, Darrell, Salomon Smith Barney: "A Guide to Commercial Mortgage-Backed Securities" (January 2001) 50 pages
	B	An Investor's Guide to: "Pass-Through and Collateralized MORTGAGE SECURITIES, Long-term income paid monthly, quarterly or semiannually" – 12 pages
	C	Commercial Mortgage-Backed Securities Terminology - 26 pages
	D	Midland News: "Midland Unveils Web-Based CMBS Investor Reporting System" http://www.midlandls.com/web/mlsweb.nsf/4bc2b6e2caff657e86256a8f005403cc/86256af (download 11/9/2001) 1 page
	E	What are Mortgage Securities? http://www.investinginbonds.com/info/igmbbs/what.htm (download 10/25/2001) 1 page
	F	aba.com, Products: "ABA Routing Numbers" http://www.aba.com/Products/PS98_Routing.htm (download 11/7/2001) page 1 of 2
	G	NACHA: "What is ACH?" http://www.nacha.org/About/what_is_ach_.htm (download 11/7/2001) page 1 of 2

Examiner Signature		Date Considered	
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹Unique citation designation number. ²Applicant is to place a check mark here if English language Translation is attached.